

United States Bankruptcy Court

MAR 1 9 1990

For the NORTHE	CRN Di	strict of	IOWA	BARBARA A. EVERLY, CLERK
IN RE: MARK LYNN PEDE JANE DIANE PED			Chapte X89	er 7 9-00131M
Debtor CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVISION, v.	Plaintiff		Case No	
MARK LYNN PEDERSON,	Defendant	Adversa	ry Proceeding No	X89-0071M
	JUDGN	MENT	·	
This proceeding having come the issues having been duly t	•	, Unit	ed States Bankrug	ble William L. Edmonds otcy Judge, presiding, and
		[OR]		
The issues of this proceeding having been reached without IT IS ORDERED AND AD.	t trial or hearing,	onsidered by t	he Honorable Wed States Bankru	illiam L. Edmonds ptcy Judge, and a decision
that Continental Gra Mark Lynn Pederson t from débtors' discha	the sum of \$30	,402.44.	This judgme	ent is excepted
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BARBARA	Α.	EVERLY	
Clark of	Ronk	runtey Court	

[Seal of the U.S. Bankruptcy Court]

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

IN RE: MARK LYNN PEDERSON and JANE DIANE PEDERSON,	: CHAPTER 7 : BANKRUPTCY NO. X-89-00131-M :
Debtors.	ADVERSARY NO. X89-0071M
CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVISION,	: :
Plaintiff,	:
vs.	: : GENERAL EXECUTION
MARK LYNN PEDERSON and JANE DIANE PEDERSON,	:
Defendants.	: :
STATE OF IOWA) (ss:	
TO THE SHERIFF OF CERRO GORDO COU	JNTY:

WHEREAS, the United States Bankruptcy Court for the Northern District of Iowa on the 19th day of March, 1990, rendered judgment in favor of Continental Grain Company, Wayne Feeds Division, Plaintiff, and against Mark Lynn Pederson, Defendant for the sum of \$30,402.44 and there is still due on said judgment the sum of \$30,402.44.

BARBARA A. EVERLY, CLERK OF SAID COURT

JMA:wlg:BANK2:Wayne Feeds

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Recorded Vol II Page 191

Sheriff's Return on Execution

STATE OF IOWA		
	SS. VS.	
MITCHELL County		
By virtue of a General Execution to me directed by the	Clark of the District Court of said Courts in force	
Continental Grain Company, Wayne Fee	•	r ot
and against Mark Lynn Pederson		
for the sum of		DOLLARS
I did on the day of		
the said Mark Lynn Pederson		
follows: to-wit:		
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		:
		40.77
All situated in the County of offering the same for sale, I did give four weeks' notice o the County, one of which was at the place where the last D	and State of Iowa. And after the said I the time and place of said sale, by posting up in the strict Court was held, also by publishing notice the	evy and previous to ree public places of reof once each week
for two weeks immediately preceding the day of sale in		
	a weekly newspaper printed and published	in said County; and
on theday of	, 19, twenty days before the sa	ale, I served the said
with written notice stating, that I had levied on said real pof sale, copies of which notices are hereto attached and	Defendant, who was in actual possession or property by virtue of this execution, and mentioning added part of this return.	of said real property ig the time and place
I further certify that, for the purpose of ascertaining t	•	day o
		•
to be selected		

nd	by the Plaintil	ff, as appraisers
hereof, who then and there made and delivered to me an appra		
y which they appraised said property at		
ppraisement, which is hereto annexed and made a part of thi		
And in pursuance of the said serveral notices on the	day of	, 19
t o'clock M., of same day at the door of		
County, I exposed for sale, by public outcry, the aforesaid pr	emises, to the highest bidder thereof, and	
then and there bid for the before mentioned premises as follo	ows, to-wit:	
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in all of which the said	wast	
and the same was, in due form of law, struck of to him a		
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by virtue of said sale.		
by virtue of said sale.	Sheriff of	County, Iowa.
·		
	Selling property	\$
Whole amount of execution	 Selling property Certificate of purchase 	\$ \$
Whole amount of execution	 Selling property Certificate of purchase Mileage 	\$ \$
Whole amount of execution\$ Interest	 Selling property Certificate of purchase Mileage Printer's fees for publishing notice of sale . 	\$ \$ \$

^{1.} If real estate is sold, it requires four weeks' notice posted, and two weeks' notice published in a newspaper (Sec. 626.74—626.75). If personal property is levied on, it requires three weeks' notice posted, and if the amount is \$200.00 or over, two weeks' notice must be published in a newspaper (Sec. 626.75).

^{2.} If real property is levied on the defendant, if in actual occupation and possession of the land, must be served with notice of the levy, at least twenty (20) days previous to sale (Sec. 626.78).

^{3.} If personal property is levied on, it must be appraised (Sec. 626.93).

Sheriff's Memoranda Time of Receiving Execution

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o'clock	M.					٠.					
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UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF LOWA

IN RE: MARK LYNN PEDERSON and JANE DIANE PEDERSON,	: CHAPTER 7 : BANKRUPTCY NO. X-89-00131-M :
Debtors.	ADVERSARY NO. X89-0071M
CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVISION,	: :
Plaintiff,	:
MARK LYNN PEDERSON and JANE DIANE PEDERSON, Defendants.	GENERAL EXECUTION : : :
STATE OF IOWA) (ss: COUNTY OF LINN)	

TO THE SHERIFF OF MITCHELL COUNTY:

WHEREAS, the United States Bankruptcy Court for the Northern District of Iowa on the 19th day of March, 1990, rendered judgment in favor of Continental Grain Company, Wayne Feeds Division, Plaintiff, and against Mark Lynn Pederson, Defendant for the sum of \$30,402.44 and there is still due on said judgment the sum of \$30,402.44.

NOW, THEREFORE, you are hereby commanded that of the property, goods and chattels, subject to execution, you cause to be made the amount of the judgment, tegether with any interest thereon at the rate of percent per annum from and after 1990, until paid.

WITNESS Barbara A. Everly, Clerk of the Bankruptcy Court for the Northern District of Iowa with the seal hereto affixed at Cedar Rapids, Iowa, this 1ch day of September, 1990.

Sarana R. Everly, CLERK OF SAID



Sheriff's Return on Execution

by the Defendant.

STATE OF IOWA VS. SS. MITCHELL County By virtue of a General Execution to me directed by the Clerk of the District Court of said County, in favor of _____ Continental Grain Company, Wayne Feeds Division Mark Lynn Pederson and against. _DOLLARS for the sum of_ I did on the _____ day of _____ A. D. 19 ____, levy on the property of the said Mark Lynn Pederson described as follows: to-wit: All situated in the County of _____ and State of Iowa. And after the said levy and previous to offering the same for sale, I did give four weeks' notice of the time and place of said sale, by posting up in three public places of the County, one of which was at the place where the last District Court was held, also by publishing notice thereof once each week for two weeks immediately preceding the day of sale in the____ a weekly newspaper printed and published in said County; and on the_____day of___ _____, 19____, twenty days before the sale, I served the said ___ Defendant, who was in actual possession of said real property, with written notice stating, that I had levied on said real property by virtue of this execution, and mentioning the time and place of sale, copies of which notices are hereto attached and made part of this return. I further certify that, for the purpose of ascertaining the value of said personal property, on the______ day of ______, 19 ______, I caused two disinterested householders of the neighborhood

to be selected.

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

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MAR 1	9 1990	4

IN RE:	11 9 1990
MARK LYNN PEDERSON and JANE DIANE PEDERSON,	Chapter 7 Chapter 7 Bankruptcy No. X89-00131M
Debtors.) - -
CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVISION,))
Plaintiff,	Adversary No. X89-0071M
vs.	j ·
MARK LYNN PEDERSON,)

MEMORANDUM OF DECISION AND ORDER

Defendant.

Continental Grain Company, Wayne Feeds Division (WAYNE) objects to Mark Pederson's discharge and seeks a determination that Pederson's debt to Wayne not be discharged. Trial was held on March 14, 1990 in Mason City, Iowa. The court now issues its findings of fact and conclusions of law as required by Bankr. R. 7052. This is a core proceeding under 28 U.S.C. § § 157(b)(2)(I) and (J).

FINDINGS OF FACT

Beginning in 1984 for approximately four and one-half years thereafter, Mark Pederson (PEDERSON) operated a hog finishing business. He leased hog facilities from other farmers and purchased feeder pigs which he raised to market weight and sold. He began his operation as a sole proprietorship under the trade

name "J. M. Farms." Initially, he was financed by Osage Farmers
National Bank (OFNB). Some time later, he obtained some financing from "F.S."

As a sole proprietor, he sought a financing arrangement with Wayne in December, 1986 or January of 1987. Pederson had once been employed by Wayne. His financing request was rejected. He reapplied in the spring of 1987 and was granted credit arrangements, although he was told that one condition of financing was that he incorporate a segment of the business which Wayne would then finance. According to Pederson, he was told by a Wayne representative that the existence of a corporation would enable Pederson to show a change in ownership of the hogs. Pederson, therefore, incorporated Pork Ventures, Inc. (PVI) in July, 1987. He and his wife were the shareholders and he was president.

Pursuant to the financial arrangements between PVI and Wayne, the two would enter into "Wayne Feeder Pig Finance Standard Contracts," each of which was given an identifying number. Wayne would agree to supply financing for the purchase of feeder pigs and each contract would specify numerous terms including the date of purchase, the number of pigs, their approximate weight, and the purchase price. The contract would also set out the amount of credit to be advanced by Wayne to PVI for the purchase and would provide for the execution of a promissory note, with terms of repayment. The contracts also provided for the granting of a security interest in the purchased pigs and other collateral. It was the general practice of Wayne in making such

contracts, and it was Wayne's practice in this case, to execute the standard contract, require execution of the promissory note, and to make the advance at the same time it was presented with evidence of the purchase of the pigs. Contracts and notes were handled on a per-purchase basis, although a general security agreement between Wayne and PVI had been executed in July, 1987. It was intended to cover all such transactions. Wayne also obtained from PVI a financing statement describing collateral which Wayne filed with the Iowa Secretary of State. On April 11, 1988, Mark Pederson and his wife Jane executed a guarantee of PVI debt to Wayne. After PVI was incorporated, Wayne began financing pig purchases in the foregoing way. Three such purchases financed by Wayne are the main subject of this adversary proceeding.

on or about March 30-31, 1988, Wayne and PVI entered into a standard contract identified as FP 135A. Wayne was to finance the March 30, 1988 purchase of 260 feeder pigs. The approximate weight of each pig was 55 pounds, and the purchase price was \$50.00 per head. Wayne, acting through regional financial manager Dale Bankus, advanced \$13,000.00 for the purchase. The 260 feeder pigs were supposed to have been purchased by PVI from Mark Pederson d/b/a/ J. M. Farms. Pederson presented to Bankus a statement showing the purchase of the 260 feeder pigs from J. M. Farms at the aforementioned sales price. The statement was dated March 30, 1988. On the same date, Pederson, acting for PVI, executed a \$13,000.00 promissory note to Wayne and received the advance.

In April-May, 1988, Wayne and PVI entered into contract number FP 142A whereby Wayne would finance the purchase of 191 feeder pigs weighing approximately 50 pounds each. These were being purchased at a cost of \$50.00 each by PVI from Mark Pederson d/b/a J. M. Farms. This contract was executed April 30, 1988 by Mark Pederson on behalf of PVI and was accepted by Wayne on May 2, 1988. An April 30, 1988, a promissory note for the \$9,550.00 advance was executed by Pederson on behalf of PVI. On that same date he presented Bankus with a statement showing the April 30, 1988 purchase of 191 feeder pigs at a cost of \$9,550.00.

On July 20, 1988, Wayne and PVI entered into standard contract FP 154A. Wayne was to finance PVI's purchase of 170 feeder pigs from Mark Pederson d/b/a J. M. Farms. The purchase price was \$50.00 per pig for a total of \$8,500.00. The contract was executed on July 20, 1988 by Mark Pederson for PVI and accepted by Wayne on July 21, 1988. On July 20, 1988, Pederson presented Wayne with a statement showing the July 20, 1988 sale of 170 feeder pigs from J. M. Farms to PVI. On July 20, 1988, PVI, by Pederson, executed the purchase price note in the amount of \$8,500.00.

The advances to PVI by Wayne under the described contracts were \$13,000.00, \$9,550.00, and \$8,500.00. In each of the three instances, Wayne advanced the monies on the strength of the J. M. Farms statement showing the accomplished purchase of pigs by PVI.

It was Wayne's practice to require such documentation or other proof of purchase before advancing funds.

None of the feeder pigs covered by the aforementioned contracts were ever purchased by PVI. In fact, they did not exist. By the time the aforementioned contracts were executed, PVI and Pederson were in difficulty, caused in part by substantial death loss in their herds. Beginning in September, 1987, diseases existed in the herd which the evidence suggests were caused by contaminated feed. It was believed by Pederson that this feed was supplied to PVI and Pederson by Cottonwood Pork, Ltd. Pederson testified, and his records substantiate, heavy death loss to both herds. He estimated a loss of 393 pigs to PVI and 518 pigs to his own herd.

Pederson testified that the money advanced by Wayne was never used to buy pigs. The funds were instead used to pay off other loans. Evidence shows that Pederson, d/b/a J. M. Farms, did not have sufficient pig inventory to effect the sales represented by the sale statements from J. M. Farms to PVI.

PVI and Pederson kept hogs at approximately three locations. The pigs were not tagged; their placement in the facilities would change based on their weight progression. Wayne district sales manager, Stanley E. Krider, would stop once a month at PVI's main location and inspect the collateral. He did not make a physical count of the pigs because there were too many and they were not tagged. He could only estimate which pigs belonged to PVI based on their locations in the facilities. Wayne did not require

Krider to file either written or oral inventory reports, and none were obtained by Wayne from other sources.

Arider, in inspecting the herd, at one time saw between 30 and 40 dead pigs in a pile. On another inspection, he saw a group of dead pigs, numbering between 2 and 5. Steve Denner, a hired hand for Pederson and PVI, testified as to the heavy death loss in the herds in the fall of 1987. Furthermore, the parties stipulated that if veterinarian Doug Lofton were called as a witness, he would testify that the death loss to the PVI and Pederson herds were caused by consumption of contaminated feed supplied by Cottonwood Pork, Ltd.

Because of the death loss, Pederson, acting on his own behalf and on behalf of PVI made a claim against Cottonwood Pork, Ltd. These claims were settled in March, 1988 by a payment to Pederson of \$7,500.00. Pederson did not allocate this payment between himself and PVI. Pederson testified that in June or July, 1988 he sold the remaining 100 or 200 head of PVI hogs and turned the money over to Wayne Feeds.

While Pederson represented to Wayne that the pigs being purchased by PVI from himself were being purchased at a price of \$50.00 per head, the actual value of the hogs at the date of sale was less. The hogs purchased on or about March 30, 1988 had a market value of \$40 to \$42 per head; the hogs purchased on or about April 30, 1988 had a market value of \$40 to \$42 per head, and the pigs purchased on July 20, 1988 had a market value of \$34 to \$36 per head.

As of March 19, 1990, the amounts of principal and interest unpaid and due to Wayne from PVI under each of the contracts and notes are as follows:

Contract	FP	135A	\$ 8,561.12
Contract	FP	142A	11,422.22
Contract	FP	154A	10,419.10

Total balance due March 19, 1990: \$30,402.44

In addition to obtaining purchase financing from Wayne, PVI also purchased feed from Wayne. At the time of the filing of bankruptcy, PVI was indebted to Wayne for feed contract purchases in the approximate amount of \$17,500.00. Wayne was unable at trial to produce evidence that the unpaid feed bills related to any particular hog financing contracts.

Wayne became involved in litigation with OFNB to resolve a security interest priorty dispute in PVI/Pederson collateral. A settlement resulted in a \$6,259.95 payment to Wayne.

DISCUSSION

Wayne objects to Pederson's discharge arguing that he has failed to satisfactorily explain a loss of assets. The particular assets in question are the 621 pigs which were supposed to have been purchased by PVI from Pederson.

Wayne also seeks a determination that the indebtedness of Pederson to Wayne is non-dischargeable under 11 U.S.C. § 523(a)(6).

11 U.S.C. § 523(a)(2)(A)

A debtor may be denied discharge of a debt where he obtains money or an extension of credit by false pretenses, a false representation or actual fraud. 11 U.S.C. § 523(a)(2)(A). To prove actual fraud, Wayne must show that Pederson obtained money or an extension of credit by a false representation of a material fact made with knowledge of falsity and with an intent to deceive. Wayne must show its reliance on the false representation and that the false representation proximately caused damage to Wayne. Webster City Production Creditor Association v.

Simpson (In re Simpson), 29 B.R. 209 (Bankr. N.D. Iowa 1983).

The burden of proof is on the creditor, and proof of each element must be by clear and convincing evidence. Id. at 209.

All the elements are present in this case and have been proven by plaintiff by the requisite quantum of proof. Pederson, for PVI, represented to Wayne in each of the three instances that PVI had bought or was buying from "J. M. Farms" a substantial number of feeder pigs. This was false. Pederson was aware of the falsities, having knowledge that he had an insufficient number of pigs to make such transfers to PVI. The representations to Wayne about the transfers were material and were made with intent to deceive Wayne so Wayne would advance further funds, which Pederson then used to pay off other loans. The court infers such

intent from the circumstances shown. Wayne relied on the misrepresentations of Pederson and advanced funds for the purchase
of the pigs which did not exist. It was damaged in the amounts
advanced, and its damage was a proximate result of Pederson's
misrepresentations.

Pederson argues that the damages caused by any misrepresentation should be limited to the fair market value of the pigs at the time of the loans. This court does not agree. Pederson represented that the sale price of the pigs was \$50.00 and although that price may have been somewhat higher than the fair market value of the pigs, this was the purchase price which Pederson represented PVI had agreed to pay. Wayne's damage should not be calculated by the fair market value of the pigs. Its damages are directly related to its new advances of cash. It is because new advances of cash were made, the following case cited by the debtor is not apt, Muleshoe State Bank, Muleshoe, Texas v. Black, 77 B.R. 91, 92 (N.D. Texas 1987).

Muleshoe, however, also stands for the proposition that the determination of non-dischargeability should be limited to the fresh advance of cash, and that proven fraud should not result in a lack of dischargeability of the entire debt to the plaintiff.

This court agrees with Muleshoe, to that extent, despite Wayne's

Contrary to debtor's argument, the reliance required under 11 U.S.C. § 523(a)(2)(A) need not be reasonable. Thul v. Ophauq (In re Ophaug), 827 F.2d 340, 342-343 (8th Cir. 1987). Furthermore, Wayne's failure to take or require exact inventories of its collateral does not necessitate a finding that Wayne did not rely on the purchase of the hogs in advancing the purchase prices.

contention that Pederson's entire debt to it should be determined to be non-dischargeable.

Pederson also contends that settlement monies received by Wayne from OFNB in the amount of \$6,259.95 should be subtracted from any damages found by the court. The court disagrees. At trial, Wayne was unable to connect all of PVI's and Pederson's indebtedness to the misrepresentations. Other debts existed. The money paid to Wayne by OFNB was paid as a result of litigation over existing collateral. Wayne should not be required to apply the payment to the three notes in question to the extent it has not already done so. This is true so long as there was other debt to which it could be applied.

11 U.S.C. § 523(a)(6)

Wayne also asserts that Pederson's indebtedness to it should be determined to be non-dischargeable because it is a debt for willful and malicious injury. Because of the court's ruling under 11 U.S.C. § 523(a)(2)(A), this court will not determine whether the same facts also constitute a willful and malicious injury.

11 U.S.C. § 727(a)(5)--Failure to Explain Loss of Assets

Wayne says that Pederson should be denied discharge because of a failure to explain a loss of assets. There is some confusion as to which assets should be considered under this aspect of Wayne's complaint. Testimony by Dale Bankus, on behalf of Wayne,

indicated that it was the absence of the 621 pigs which were to be sold by Pederson to PVI which had to be explained. also argued as an alternative route of recovery by plaintiff's counsel. Much of the questioning of the debtor at trial, however, focused on the death of existing pigs. Section 727(a)(5) states that debtor shall be granted a discharge unless "the debtor has failed to explain satisfactorily . . . any loss of assets or deficiency of assets to meet the debtor's liabilities." This court concludes that debtor has made a satisfactory explanation of the loss of existing livestock. He has testified as to substantial death loss in the pig herds both of PVI and himself. The loss is substantiated by testimony of the hired hand and the evidence regarding the settlement with Cottonwood Pork, Ltd. Debtor has also satisfactorily explained his sale of live pigs in concluding his hog operation. As to the livestock financed by Wayne, which were never purchased by PVI, this livestock never existed. Having never existed, these assets were not lost. debtor, having satisfactorily explained the loss of live and existing pigs, discharge should not be denied.

SUMMARY

1. Mark Pederson's indebtedness to Continental Grain Co., Wayne Feeds Division, arising from contracts FP 154A, FP 142A, FP 135A, and the promissory notes executed on March 30, 1988,

April 30, 1988 and July 20, 1988, as guaranteed by Pederson, are

non-dischargeable debts under 11 U.S.C. § 523(a)(2)(A).

2. Mark Pederson should not be denied discharge under 11 U.S.C. § 727(a)(5).

ORDER

IT IS ORDERED that Continental Grain Co., Wayne Feed Division, shall recover from Mark Lynn Pederson the sum of \$30,402.44. This judgment is excepted from debtors' discharge under 11 U.S.C. § 523(a)(2)(A). Judgment shall enter accordingly.

SO ORDERED ON THIS 1990.

William L. Edmonds, Bankruptcy Judge

cc: J. Mathew Anderson,
Atty. for Plaintiff
John Mackey,
Atty. for Defendant
U. S. Trustee
on 3/14/90, Jan

Sheriff's Return on Execution

STATE OF IOWA	•		Continents	al Grain (Co, Wayne	· Feeds
		ss.		vs.	Divis	sion
MITCHELL	County		7.8 3 T	D 3	3 75	D.
	,		Mark Lynn	Pederson	and Jane Pederso	
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Continental Crain Company,	Wayne Fee	de Divi	sion			
and against Mark Lynn Pederson	 					
for the sum of $$30,102,111$	· · · · · · · · · · · · · · · · · · ·				D	OLLARS
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the said Mark Lynn Pederson		=			de:	scribed as
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		BARBAR	MA EVERLY, CLE	RK	ග	
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offering the same for sale, I did give four we the County, one of which was at the place wh	eks' notice of the last Dis	the time a strict Cour	nd place of said sa t was held, also by	le, by posting up publishing notic) in three public ce thereof once	places of each week
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I further certify that, for the purpose of a	scertaining the	e value of	said personal prop	erty, on the		day of
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to be selected					_	Defendant.
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and	by the Plaintiff, as appraisers
thereof, who then and there made and delivered to me an appr	raisement of said property, in writing, signed and sworn to by them,
by which they appraised said property at	Dollars, as shown by said written
appraisement, which is hereto annexed and made a part of the	nis return.
And in pursuance of the said serveral notices on the	day of, 19
at o'clock M., of same day at the door	of the Court House in
	remises, to the highest bidder thereof, and
then and there bid for the before mentioned premises as foll	ows, to-wit:
in all of which the said	
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in all of which the said and the same was, in due form of law, struck of to him a a by wirtue of said sale.	was the highest bidden was purchaser thereof, whereupon, I executed to the said purchase for said property, and this execution returned satisfied in
in all of which the said	was the highest bidder was purchaser thereof, whereupon, I executed to the said purchase for said property, and this execution returned satisfied in Sheriff of Material County, Iowa Selling property
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in all of which the said	was the highest bidder as purchaser thereof, whereupon, I executed to the said purchase for said property, and this execution returned satisfied in Sheriff of
in all of which the said	was the highest bidden as purchaser thereof, whereupon, I executed to the said purchase for said property, and this execution returned satisfied in Sheriff of Tellic County, Iowa Selling property \$ Certificate of purchase \$ Mileage \$ Printer's fees for publishing notice of sale \$

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^{2.} If real property is levied on the defendant, if in actual occupation and possession of the land, must be served with notice of the levy, at least twenty (20) days previous to sale (Sec. 626.78).

^{3.} If personal property is levied on, it must be appraised (Sec. 626.93).

Sheriff's Memoranda Time of Receiving Execution

Received the within execution on t	hc <u>12th</u> day of _	September		, 19 ⁹⁰ at
1:00 o'clock P· M.		AL		
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Received of				Sheriff of
				Dollars, to
apply on this execution, the same bein	g in full of the judgmer	nt, interest, costs and acc	ruing costs in this cau	se, except the fees of
the Sheriff on this execution, which as	re not included in this	amount.		
Dated at	, Iowa,			
this day of				
				LERK DISTRICT COURT.
		Ву		DEPUTY
D _a	caint of Shariff	for Fee on Exec	uution	
Received of				
in full of Sheriff's fees under this exec				DOLLARS
Dated		/		
	, 27	/		
GENERAL EXECUTION AND RETURN VS.	In the District Court, Record Page Combined Docket Page	Costs\$	CLERK.	Sec. 626.12. FORM OF EXECUTION. The execution must intelligibly refer to the judgment, stating the time when and place at which it was rendered, the names of the parties to the action as well as to the judgment, its amount, and the amount still to be collected thereon, if for money; if not, it must state what specific act is required to be performed. If it is against the property of the judgment debtor, it shall require the sheriff to satisfy he judgmentand interest out of property of the debtor subject to execution.
	In the District Page Combined Do	Damages Cosis Addional Costs	FiledByByB	Sec. 626 must intelligibly and place at wh to the action as amount still to must state whai is against the pr the sheriff to sat of the debtor su

IN THE IOWA DISTRICT	COURT, IN AND FO	JK HILL	COUNTY
Continental Grain (Company, Wayne F	Feeds Division	n
	JUDGMENT CREDITO		
Mark Lynn Pederson	JUDGMENT DEBTOR/		
TO: The Home Trust and			
			. ,
			as garnishe
herein and as supposed debtor of $\frac{-1012}{1}$	ark Lynn Pederso	on .	
YOU ARE HEREBY NOTIFIED,	That you are attached a	as garnishee, in abo	ove entitled action, by virtue of
General Execution sum of \$30,402.44		to me directed it and \$all	I by the Clerk of said Court for the
accruing costs, and that immediately h			exempt funds due or hereinafter to
become due, by you to said judgment amendments thereto; and Sections 16 under your control.			
SEE THE REVERSE SIDE OF THINSTRUCTIONS.	IIS NOTICE OF GARNIS	SHMENT FOR FURT	HER
And you are further notified and r			
then and there to answer such interro judgment which said judgment credito	gatories as may be prop	oounded to you, or y	ou may be liable to pay the entire
Dated this 9th da	ay of <u>October</u>	19 <u>90</u> .	
For your information the attorney for jucceditor/plaintiff is	udgment	Curtis W	. Younker
creditor/plantin is		Mitchell	Sherif
		- MICHELL	Count
		By Any	8 and
Address Ph	one No.	'	Depaty
Questions to be Answered by the Is the judgment debtor/defendant 1. Are you in any manner indebto property which is not yet due? If so, s	employed by you at this ed to the judgment debt	s time? Yes	
no	•		
Have you in your possession of tor/defendant? If so, what is the value	of same? State particul	lars:	, de
yes chk	g 2.73/5vg \$7.	99-10-11-90	0 - 10 311.00
3. Do you know of any debts owin rights or credits belonging to him and r	ig the said judgment debi	tor/defendant, wheth	er due or not due, or any property
no			
 Do you compensate the judgment as wages, salary, commission, bonus program? If so, state the amount of the during the calendar year. 	or otherwise, including p	periodic payments pu	ursuant to a pension or retiremen
NO			
I do solemnly swear or affirm unde tions touching the matter wherein I ha			
Commission House Truct & So			
COMPAGNICATION OF A MA	SEPTIME THE SAID		

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 5 420 36 to 3580 67 to ra MONTHLY pay period
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1 The defendant applicable's disposable standard are more than

*10 or asposable elembra, remaining after polyment of the above ombubility shall by delivered to the Shariff,

alicke Check Payable to Sheriff of said County. (Please include the Case on all checks.)

MAXIMUM AMOUNT TO BE WITHHELD PER CALENDAR YEAR:

Section 642.71, subsection 1. Code 1983 as amended 1984,70G A

"I The disposable earnings of an individual are exempt from garnishment to the extent provided by the Federal Consumer Oredit Protection Act. Title III, 15 U.S.C. secs. 1671-1677. The movement amount of an employee's earnings which may be get relied during any one calendar year is two hundred fifty deliars for each judgment creditor, except so provided in section 627-12 or when those earnings are reasonably expected to be in excess of twelve thousand dollars for that calcular year as determined from the answers taken by the Sheriff or by the court pursuant to section 642.5, subsection 4. When the employee's earnings are reasonably expected to be more than twelve thousand dollars the maximum amount of those earnings which may be garnished during a calendar year for each creditor is as follows:"

e. Farnings from \$12,001.00 to \$15,999.99 withhold \$400.00

E. Camings from \$10,000.00 to \$23,999.99 withhold \$800,00

Earnings from \$24,030.00 to \$34,999.99 withhold \$1,500,00

d. Earnings from \$35,000.00 to \$49,999.99 withhold \$2,000.00

e. Earnings from \$50,000 00 and more withhold 10%

EXCEPTIONS TO THE TABLES ABOVE

- 1. If Sils yarnishment is for State or Federal Taxes, disregard the computation replie and deliver 1996s of the disposable earnings to the Sheriff
- 2. The Assignment of Hubina concerning CHILD SUPPORT or UNPAID ALIMONY has priority over a garnishment or an assignment for an assignment for an assignment for an assignment for the support of the dependents is the court order being enforced. See Section 252 C.1. Code of lowar
- 3. If his postibleners is for support of a person, the amount retained from earnings shall be (a) where the Judgment Debtor is supporting the required or displaced by the support of the person of of the person
- The first of dyment throng to lead conserving the end of the predict ransaction, you should collect no more than those amounts set for him is section. 90.7 \$105. Once of lower

PROTICE AND VEHICLE OF DARWISHMART NOTICE FOR A HER MISSINGHOUS STOOD JOING GROWNS CONTROL OF ECONOMICS OF SAME AND THE AND THE BRITISH BEARING TO SERVING ANOTHER NOTICE BUILDING Earliest of the following.

The annual maximum permitted to be garnished under Section 842.21 has been withheld.

TO THE WAT OF PAIN CORN, SAFERS

3 for bagain by lemmen.

to the confidence or not of it is not all the particles as most about occur.

Descripted financial organization, as defined in section 537.1501, submitted to 1.1 million had for an and or of curf and not playing the aner in any additional amounts at legicity or any ordinal control of a section of the current of the current page attentive.

RETURN OF SERVICE

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RETURN OF SEPVICE		4-/11	Ch. of Donner
IN THE IOWA DISTRICT COURT	FOR M	to hell	COUNTY
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Case Number X-89 - 201 31 - 3	my	() Persona () Dwellin	
Notice Rec'd this date 2+ 15	 -	or Room	Boarding House ing House tion/Association fficial
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() Petition and Original Noti	ce	() Order f	
() Modification/Application a	nd Natice	() Writ fi	
() Order to Show Cause	0	*	(Date)
(V) Other than above Matien	Tokyn	is know a	ne Interrogatori
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At		· ····································	0n
At		· ·	On
At			On
By Servine lan Brunn (Name) U. P.	At Od (Add	ress)	On Oct 0 [4 /9]
a person residing therein who	was then a	t least 18 ye	ears old.
By Serving	At		On
NOTES: (Diligent Search, etc.)			
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Copies \$		Alas.	1 Trenous
Mileage \$		~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	Deputy



UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

IN RE:	
MARK LYNN PEDERSON and JANE DIANE PEDERSON,	*
Debtors.	* ★ NOTICE OF GARNISHMENT
CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVISION,	* NOTICE OF GATWISHWENT
Plaintiff,	* LAW NO
vs.	* EQUITY NO
MARK LYNN PEDERSON and JANE DIANE PEDERSON,	* SMALL CLAIM NO * CHAPTER 7
Defendants. TO THE ABOVE NAMED DEFENDANT(S):	BANKRUPTCY NO. X-89-00131-M ADVERSARY NO. X89-0071M
YOU ARE HEREBY NOTIFIED that a Garnishment was Garnishment was served on who has answered that He/She/It (Strike Two) is indebted to	
who has answered that Hershert (Strike 1 Wo) is indebted to	you.
YOU ARE FURTHER NOTIFIED that unless you file a Mot the Garnishment within ten (10) days from the date this Notic funds are exempt from execution under state or federal law, and the funds will be applied against the Judgment. Some expenefits, A.F.D.C., general assistance, veteran's benefits, and not a complete list and are not meant to be. ANY Motion, Answer or other pleading that you file to cont Clerk of the Mitchell County District Court at the Osage, Iowa If you file to contest the Garnishment	the was served on you explaining why you think these a Court Order will be entered condemning the funds a Court Order will be entered condemning the funds according to the second security of unemployment compensation. These examples are set the Garnishment must be filed in the office of the Mitchell County Courthouse located at a prompt hearing will be set and you will be notified.
of the hearing. At the hearing, you should be ready to explain from the Garnishment. Section 642.14 of the lowa Code requires that you be tol Codo. That Soction reads:	
At any time after the rendition of judgment the court, upon a debtor and upon notice of the adverse party as the court the reasonably expected annual earnings of the judgme applicable limitation upon garnishment as provided in Se interest of justice whether a greater amount than provided in In making the determination, the court shall consider the a of the debtor, existing federal poverty level guidelines, the debtor's other financial obligations and any other relevant may be modified or vacated upon the application of a pair showing at a hearing of changed circumstances. An additional under this section.	shall direct, shall conduct a hearing to determine ent debtor for the current calendar year and the ction 642.21. The court shall also consider in the a Section 642.21 shall be exempt from garnishment. age, number and circumstances of the dependents he debtor's maintenance and support needs, the information. An order reducing the garnishment rety to the court, notice to the adverse party, and a
YOU MAY WISH TO CONSULT A LAWYER FOR ADVIC	E AS TO THE MEANING OF THIS NOTICE.
Q.	Mathan Andaga
	rson (Plaintiff or Attorney for Plaintiff)
	American Federal Building (Street Address)
Maso	n City, IA (Street Address)
(515	(City, State, Zip)

(Phone Number)

STATE OF IOWA)	MITCHELL	COUNTY SHERIFF RI	ETURN OF SERVICE
MITCHELL) SS _ COUNTY)			
I served the defend	lant(8) — MARK OCTOBER, 19 90	eived this $\frac{9 \pm}{600}$ day of $\frac{6000}{600}$ day of $\frac{6000}{600}$, in $\frac{6000}{6000}$		County, State of Iowa:
1. By delivering a	a copy thereof to said de	efendant(s) personally at	HIS RESIDENCE,	R.R. OSAGE
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eighteen years old of abode of the def	residing at endant(s), and which pla was delivered was	ice was a rooming house, hot	the aweiling	nouse of usual place
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Mileage Total	\$ <u>2 ∞</u> \$ <u>12 ∞</u>	Sheriff of By	my tanson	County (Deputy)
STATE OF IOWA))SS	/ / R	ETURN OF SERVICE AFFIC	AVIT BY INDIVIDUAL
eighteen years old of abode of the def 3. By delivering a eighteen years old of abode of the def	residing at fendant(s), and which placed copy thereof to residing at endant(s), and which placed was	ace was not a rooming hous ace was a rooming house, housert title of person)	e, hotel, club, or apartment	house or usual place building. a person at least house or usual place
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Total	D		ACCED	TANCE OF SERVICE
I, the defendant is side upon me on the	named in the notice, here ne date shown below:	eby acknowledge service of n		
Date:			(Defendant)	
and	defend	ailed a copy of the notice whant(s) by certified mail, restrithe notice was received.	nich appears on the reverse	ALL CLAIMS CASES. side to requested. The return
Date:			<u>, , , , , , , , , , , , , , , , , , , </u>	

RETURN OF SERVICE

Service \$ 1000

Copies \$

Mileage \$ 200

IN THE IOWA DISTRICT COURT FOR	MITCHELL COUNTY
Case Name CONTINENTAL CRAIN IS PORTE Case Number X39-00711M Notice Rec'd this date 160190	RETUBN OF SERVICE (Personal () Dwelling House () Hotel, Boarding House or Rooming House () Corporation/Association () State Official
I certify that I served a copy of:	: ·
() Petition and Original Notice	() Order filed
() Modification/Application and M () Order to Show Cause	Notice () Writ filed (Date)
(V) Other than above Notice of	GARNISHMENT
SERVED MAT (Name) At At At By Serving (Name) At (Name) a person residing therein who was	On
By ServingAt	On
NOTES: (Diligent Search, etc.)	$C(\alpha)$

Mitchell County Sheriff

91,2170

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

N RE: ARK LYNN PEDERSON and JANE LANE PEDERSON,	: CHAPTER 7 : BANKRUPTCY NO. X-89-00131-M :
Debtors.	ADVERSARY NO. X89-0071M
CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVISION,	: :
Plaintiff,	: :
Vs. MARK LYNN PEDERSON and JANE DIANE PEDERSON, Defendants.	GENERAL EXECUTION : :
STATE OF IOWA) (ss:	

TO THE SHERIFF OF MITCHELL COUNTY:

WHEREAS, the United States Bankruptcy Court for the Northern District of Iowa on the 19th day of March, 1990, rendered judgment in favor of Continental Grain Company, Wayne Feeds Division, Plaintiff, and against Mark Lynn Pederson, Defendant for the sum of \$30,402.44 and there is still due on said judgment the sum of \$30,402.44.

NOW, THEREFORE, you are hereby commanded that of the property, goods and chattels, subject to execution, you cause to be made the amount of the judgment, tegether with any interest thereon at the rate of ______ percent per amount from and after _______.

BARBARA A. EVERLY, CLYRK OF SAID COURT



40.000	TRIPLICATE	-	⁻ 36046
AO 82B (Rev. 10/89) RECEIPT FOR PAYMENT UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF IOWA			,
RECEIVED	Mitchell Coum 532 State St.	ty Sherif	<i>f</i>
Case Num Fund 6855*	Deposit Funds (Mu. X-89-007) M Registry Funds Filing Fees	685529	279 00
322350 322360 092037 143500 322380 504100 507310 106000 *I ast two	Copy Fees Miscellaneous Fees Noticing Fees Interest Deposits to U.S. Recovery—Court Costs Crime Victims Fund U.S. Trustee System Fund Forfeitures of Unclaimed Monies digits same as last two digits of DO symbol	10TAL	a79.00 hment

Cash Check M.O. Credit

DEPUTY CLERK:

Checks and drafts are accepted subject to collection and full credit will only be given when the check or draft has been accepted by the financial institution on which it was

drawn.

DATE

VOUCHER AND SCHEDULE OF PAYMENTS

w and contact through a tribonal Outlines 130 . 301-400

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	(DEP	ARTMENT OR ESTABLISHMENT)		Sheet 1 of _	<u>T</u>
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FUND 6855	29 - \$279.00				
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			_	_	
	J. MATHEW ANDERSON, Att	orney for	-	_	
	Continental Grain Comp	any, Wayne Feeds			
-	Division, Plaintiff/Ga 300 American Federal Blo				
	Mason City, IA 50401-8		\$279	.00	
			-		
·	Garnishment of Mark and Defendants, pursuant to			_	
	by this Court in re Adve				a.*
	No. X89-0071M. Funds re				
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UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF LOWA

IN RE: MARK LYNN PEDERSON and JANE DIANE PEDERSON,	: CHAPTER 7 : BANKRUPTCY NO. X-89-00131-M :
Debtors.	ADVERSARY NO. X89-0071M
CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVISION,	:
Plaintiff,	: :
vs. MARK LYNN PEDERSON and JANE DIANE PEDERSON, Defendants.	: : GENERAL EXECUTION : :
STATE OF IOWA) (ss:	

TO THE SHERIFF OF CERRO GORDO COUNTY:

WHEREAS, the United States Bankruptcy Court for the Northern District of Iowa on the 19th day of March, 1990, rendered judgment in favor of Continental Grain Company, Wayne Feeds Division, Plaintiff, and against Mark Lynn Pederson, Defendant for the sum of \$30,402.44 and there is still due on said judgment the sum of \$30,123.44.

NOW, THEREFORE, you are hereby commanded that of the property, goods and chattels, subject to execution, you cause to be made the amount of the judgment.

WITNESS Barbara A. Everly, Clerk of the Bankruptcy Court for the Northern District of Iowa with the seal hereto affixed at Cedar Rapids, Iowa, this _ gth day of Irlusy, 1991.

CKERK OF SAID

COURT

Recorded: Vol II Page 191

BANK2: Wayne Feeds

Sheriff's Return on Execution

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ss. –	· · · · · · · · · · · · · · · · · · ·		VS.			
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		Court of	said Coun	ty, in favo	r of	
						
						
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the		· ·				
a v	veckly nev	vspaper j	orinted and	d publishe	d in said Cou	inty; and
	, 19	, two	nty days l	ocfore the	sale, I served	d the said
property b	y virtue of	f this exc	in actual j cution, an	oossession d mention	of said realing the time	property, and place
-			perty, on	the		day of
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	f the time district Country the property to made part the value of 9,	and State of the District ds Division and State of the time and place district Court was held the	Clerk of the District Court of ds Division and State of Iow of the time and place of said satisfict Court was held, also by the	Clerk of the District Court of said Counds Division A. D. 19 A. D. 19 A. D. 19 The time and place of said sale, by possistrict Court was held, also by publishin the a weekly newspaper printed and 19 19 19 19 19 19 19 10 10 10	Clerk of the District Court of said County, in favoreds Division A. D. 19 A. D. 19 A. D. 19 It the time and place of said sale, by posting up in the postion of the time and place of said sale, by publishing notice the the a weekly newspaper printed and published the postion of this return. It wenty days before the said post of this execution, and mentioning made part of this return. The value of said personal property, on the 9 I caused two disinterested householders.	Clerk of the District Court of said County, in favor of

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d	by the Plaintiff, as appraisers
ereof, who then and there made and delivered to me an appra	aisement of said property, in writing, signed and sworn to by them,
which they appraised said property at	Dollars, as shown by said written
praisement, which is hereto annexed and made a part of thi	is return.
And in pursuance of the said serveral notices on the	day of, 19
o'clock M., of same day at the door of	of the Court House in
ounty, I exposed for sale, by public outcry, the aforesaid pr	emises, to the highest bidder thereof, and
nen and there bid for the before mentioned premises as follo	ows, to-wit:
•	
in all of which the said	was the highest bidde
•	as purchaser thereof, whereupon, I executed to the said purchase
a	for said property, and this execution returned satisfied i
by virtue of said sale.	
	Sheriff of County, Iowa
Whole amount of execution \$	Selling property
Interest \$	Certificate of purchase
Costs endorsed on execution	
Service and mileage making levy \$	
Notice of sale to defendant \$	
Posting written notice of sale \$	· ·
If real estate is sold, it requires four weeks* notice posted, and two weeks*	

If real estate is sold, it requires four weeks' notice posted, and two weeks' notice published in a newspaper (Sec. 626.74—626.75). If personal property is levier on, it requires three weeks' notice posted, and if the amount is \$200.00 or over, two weeks' notice must be published in a newspaper (Sec. 626.75).

^{2.} If real property is levied on the defendant, if in actual occupation and possession of the land, must be served with notice of the levy, at least twenty (20) days previous to sale (Sec. 626.78).

^{3.} If personal property is levied on, it must be appraised (Sec. 626.93).

Sheriff's Memoranda Time of Receiving Execution

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GENERAL EXECUTION AND RETURN			e e	9	46	46	(1)	PLAINTIFF'S ATTORNEY.				Sec. 626.12. FORM OF EXECUTION. The execution atelligibly refer to the judgment, stating the time when ace at which i was rendered, the names of the parties action as wellas to the judgment, its amount, and the ristil to be collected theroon, if for money; if not, it wate what specific act is required to be performed. If it is the property of the judgment debtor, it shall require effit to satisfy he judgment and interest cut of property debtor subject to execution.
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			In the District Court, Record Page	Salc Book	Damages	Cos.s	Addional Costs		pr			Sec. 626.12. FORM OF EXECUTION. The execution must intelligibly refer to the judgment, stating the time when and place at which I was rendered, the names of the parties to the action as well as to the judgment, its amount, and the amount still to be collected thereon if for money; if not, I must state what specific act is required to be performed. If it is against the property of the judgment debtor, it shall require the sheriff to satisfy he judgment and interest cut of property of the debtor subject to execution.
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	TRIPLICATE	3332	I
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Mason Mumber or other Reference	City, IA (-89-CO131M)	F / Amount	
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Registry Funds (hecking) Deposit Funds Filing Fees Forteltures of Unclaimed Monies Interest Deposits to U.S. Copy Fees Miscellaneous Fees	City IA (-89-CO131M) Acct	# / Amount / 4	9
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VOL. II

ROBERT BALEK

72-99/739

United States Bankruptcy Court

PAY TO THE ORDER OF

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ROBERT BALEK

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OR Contiental Grain Co. Wayne Feeds vs. Mark & Jane PEderson

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ROBERT BALEK SHERIFF, CERRO GORDO COUNTY MASON CITY, IOWA 50401

PAY TO THE ORDER OF_ United States Bankruptcy Court

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72-99/739

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Norwest Banklowa, N.A. Nason City

ROBERT BALEK

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FOR Contiental Grain Co. vs Pederson
Bankruptcy No X-89-00131-M
Bankruptcy No X-89-00131-M
Bankruptcy No X-89-00131-M

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ROBERT BALEK SHERIFF, CERRO GORDO COUNTY MASON CITY, JOWA 50401

United States Bankruptcy Court

PAY TO THE ORDER OF

72-99/739

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April 19_91

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United States Bankruptcy Court

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ROBERT BALEK

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PAY TO THE ORDER OF_ FOR Continental Grain Co vs Pederson Sixty one & 49/100--MORWESTEANKS Untied States Bankruptcy Court ROBERT BALEK SHERIFF, CERRO GORDO COUNTY MASON CITY, IOWA 50401 #10101478# #821P10# No west Bank lowa, N.A. Mason City #151 2000 April 15, ROBERT BALEK \$**61.49 19 91 19478 DOLLARS 72-99/739

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ROBERT BALEK SHERIFF, CERRO GORDO COUNTY MASON CITY, IOWA 50401

April 22, 1991

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PAY TO THE ORDER OF

United States Bankruptcy Court

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ROBERT BALEK

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BANKS

Continental Grain Co. vs Pederson

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ROBERT BALEK
SHERIFF, CERRO GORDO: COUNTY
MASON CITY, IOWA 50401

April 29,

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Sixty one and 49/100---

United States Bankruptcy Ct.

Norwest Bank lowa, N.A. Mason City

FOR Mark Lynn Pederson & Jane Diane Pederson Grain Co. vs

ROBERT BALEK

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2000 167

CLERK UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF IOWA 189

May 21, 1991

x47-1 739 0

PAY TO THE J.MATHEW ANDERSON, ATTY FOR CONTINENTAL GRAIN CO., WAYNE FEEDS, PLFF 398.13

THREE HUNDRED NINETY-EIGHT and 13/100 ----

Dollars

Merchants National Bank Cedar Rapids, Iowa 52401

Per Court Order 3-19-90

"000149" o::073900014:

THERESA M. KULA

Deputy Clerk

DELUXE CHECK PRINTERS

GLERK UNITED STATES BANKRUPTCY COURT DETACH AND RETAIN THIS STATEMENT THE ATTACHED CHECK IS IN PAYMENT OF ITEMS DESCRIBED BELOW, IF NOT CORRECT PLEASE NOTIFY US PROMPTLY. NO RECEIPT DESIRED.

1212870720

DELUXE - FORM DVC-2 V-7

RE: Continental Grain Co., Wayne Feeds Div. vs. Pederson Adversary No. X89-0071M

Garnishment of salary of Mark Lynn Pederson pursuant to judgment entered by this Court in re adversary case above named. Funds receipted for on 5-16-91.

VOL. II Pg. 191

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

IN RE:	: CHAPTER 7 : BANKRUPTCY NO. X-89-00131-M
MARK LYNN PEDERSON and JANE DIANE PEDERSON,	: BANKOITOT NO. X-07-00151-II
Debtors.	ADVERSARY NO. X89-0071M
CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVISION,	: :
Plaintiff,	:
vs. MARK LYNN PEDERSON and JANE DIANE PEDERSON, Defendants.	GENERAL EXECUTION
STATE OF IGWA) (ss: COUNTY OF LINN)	

TO THE SHERIFF OF CERRO GORDO COUNTY:

WHEREAS, the United States Bankruptcy Court for the Northern District of Iowa on the 19th day of March, 1990, rendered judgment in favor of Continental Grain Company, Wayne Feeds Division, Plaintiff, and against Mark Lynn Pederson, Defendant for the sum of \$30,402.44 and there is still due on said judgment the sum of \$29,725.31.

NOW, THEREFORE, you are hereby commanded that of the property, goods and chattels, subject to execution, you cause to be made the amount of the judgment.

BARBAKA A. EVERLY, CLECK OF SAID

COUR

BANK2: Wayne Feeds

Recorded: Vol. III

6. 7.16

Received the within Execution on the 24th day of July, 1991, at 11;18 o'clock A.M.

)SS

Sheriff - Cerro Gordo County

SHERIFF'S RETURN

STATE OF IOWA

HLED U.S. BANKRUPTCY COURT

CERRO GORDO COUNTY)

NORTHERN DISTRICT OF IOWA

BARBARA A EVERLY, CLERK

Continental Grain Company, Wayne Feeds Division

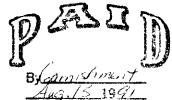
Mark Lynn Pederson and Jane Diane Pederson Adversary No. X89-0071M Bankruptcy No. X-89-00131-M

By virtue of a General Execution to me directed by the United States Bankruptcy Court for the Northern District of Iowa, in favor of Continental Grain Company, Wayne Feeds Division, and against Mark Lynn Pederson and Jane Diane Pederson for the sum of Twenty nine thousand seven hundred twenty five & 31/100 (25,725.31) Dollars, I did on the 30th day of July, 1991, levy on property of hte said Mark Lynn Pederson described as follows: to-wit:

Wages due said defendant by serving Notice of Garnishment & Interrogatories on Fermented Products, Inc. and by serving Notice to Defendant of said Garnishment. Notice (Section 642.14) was served on said defendant. All as shown by notices together with returns of service attached thereto and made a part of this return.

COSTS:

,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Execution	\$10.00
Not. of Garn	10.00
Not. to Def	10.00
Copies	1.00
Mileage	1.00
Postage	.30
	\$32.30



I further certify and return that pursuant to garnishment, I did on the 15th day of August, 1991, receive payment from Fermented Products, Inc. in the amount of \$122.98 and disbursed the same as follows:

> Retained as sheriff's fees----\$32.30 Issued Chk. #20011 to United States Bankruptcy Court-----\$90.68

I further certify and return that pursuant to garnishment, I did on the 19th day of August, 1991, receive payment from Fermented Products, Inc. in the amount of \$61.49 and disbursed the same as follows:

> Issued Chk. #20029 to United States Bankruptcy Court----\$61.49

I further certify and return that pursuant to garnishment, I did on the 26th day of August, 1991, receive payment from Fermented Products, Inc. in the amount of \$61.49 and disbursed the same as follows:

> Issued Chk. #20051 to United States Bankruptcy Court-----\$61.49

> > Recorded: Vol page 191

SHERIFF'S RETURN

STATE OF IOWA)

SS
CERRO GORDO COUNTY)

Continental Grain Company, Wayne Feeds Division

VS

Mark Lynn Pederson and Jane Diane Peder Adversary No. X89-0071M Bankruptcy No. X-89-001310M

I further certify and return that pursuant to garnishment, I did on the 6th day of September, 1991, receive payment from Fermented Products, Inc. in the amount of \$61.49 and disbursed the same as follows:

Issued Chk. #20102 to United
States Bankruptcy Court----\$61.49

I further certify and return that pursuant to garnishment, I did on the 9th day of September, 1919, receive payment from Fermented Products, Inc. in the amount of \$62.12 and disbursed the same as follows:

Issued Chk. #20109 to United
States Bankruptcy Court----\$62.12

I further certify that this Execution is returned to the United States Bankruptcy Court on this the 9th day of September, 1991, as not fully satisfied in accordance with Section 642.21, Subsection 1, of the 1989 Code of Iowa, with \$800.00 garnished and the sheriff's costs paid. Checks attached hereto in the amount of \$337.27. Said dictation attached hereto and made a part of this return.

Sheriff - Cerro Gor/do Count

Deputy

Subscribed and sworn to before me this 30th day of July

Sheriff of Cerro Gordo County, lower

, Deput

LHEREBY	CERTIFY, That by	virtue of a	1		General	Execut1	on		in the case
herein named I serve	ed notice of garnisl	hment on		Sta	n Zinnel	, Gener	<u>a1</u>	Manager	
this 30th day	July.		19 91	, at _	3:25	o'clock	Р	_M., by informinghin	1
that	1	Produ	cts,	Inc.					
was attached as nam								e and foregoing is a true copy.	
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Sheriff's Fees	\$			_			(I C III	101	
County Fees	>			-		В	v	WAS HIV	m Ador, Deputy
Total	4					_	, —	Jay A. Thom	oson
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and I certify that I ser	ved the same on t	ne detend	anns nam	Jea Delow, معامة استشارة علا	by reading in	e same to _	hai m	The sign of the si	S. Grander State Co.
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at the time and place	set opposite			nam_	les:				
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and on the	day of _					,	19	. I served the same up	oon the defendant(s)
			·					:_	
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County, State of low	a, by delivering a t	rue and co	orrect cop	y thereof	to				ildian and that the person to
a person residing the	erein who was at le	east 18 ye	ars old. T	hat such a	a place was n			se, hotel, club or apartment bu	niding, and that the person to
whom the copy was	delivered was					of sa	id de	efendant.	
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UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVIS Plaintiff(s),	SI ⊙ N, ★ NOTICE OF GARNISHMENT
vs. MARK LYNN PEDERSON and JANE DIANE PEDERSON, Defendant(s).	 * LAW NO. * EQUITY NO. * SMALL CLAIM NO. * Chapter 7 Bankruptcy No. X-89-00131-N
TO THE ABOVE NAMED DEFENDANT(S):	
YOU ARE HEREBY NOTIFIED that a Garnishment was Garnishment was served on Fermented Products, In who has answered that He/She/It (Strike Two) is indebted to	
YOU ARE FURTHER NOTIFIED that unless you file a Moti the Garnishment within ten (10) days from the date this Notic funds are exempt from execution under state or federal law, and the funds will be applied against the Judgment. Some ex benefits, A.F.D.C., general assistance, veteran's benefits, and not a complete list and are not meant to be.	e was served on you explaining why you think these a Court Order will be entered condemning the funds kamples of exempt funds may include social security
ANY Motion, Answer or other pleading that you file to conte Clerk of the County District Court at the If you file to contest the Garnishment, of the hearing. At the hearing, you should be ready to explain the from the Garnishment. Section 642.14 of the lowa Code requires that you be told Code. That Section reads:	County Courthouse located at , a prompt hearing will be set and you will be notified to the Judge why you believe your property is exempt
At any time after the rendition of judgment the court, upon a debtor and upon notice of the adverse party as the court the reasonably expected annual earnings of the judgme applicable limitation upon garnishment as provided in Sec interest of justice whether a greater amount than provided in In making the determination, the court shall consider the action of the debtor, existing federal poverty level guidelines, the debtor's other financial obligations and any other relevant may be modified or vacated upon the application of a part showing at a hearing of changed circumstances. An addition under this section.	shall direct, shall conduct a hearing to determine ent debtor for the current calendar year and the ction 642.21. The court shall also consider in the Section 642.21 shall be exempt from garnishment. ge, number and circumstances of the dependents ne debtor's maintenance and support needs, the t information. An order reducing the garnishment ty to the court, notice to the adverse party, and a
YOU MAY WISH TO CONSULT A LAWYER FOR ADVICE	E AS TO THE MEANING OF THIS NOTICE.
	Matrie Induan
J. Mathew Ander 300 A	erson (Plaintiff or Attorney for Plaintiff) American Federal Building
Masor	ı Cily, IA 50401-8567
_(515)	(City, State, Zip)

(Phone Number)

STATE OF IOWA)	Cerro Gordo	COUNTY	SHERIFF RETURN OF SERVICE
Cerro Gordo) SS COUNTY)			
The Notice on the relative to the defendant of the day of	everse side was received t t(s)	his <u>24th</u> day o <u>Mark Lynn Ped</u> Cerro G	of <u>July</u> erson ordo	, 19 <u>91</u> and I certify that on the County, State of Iowa:
1. By delivering a co	pov thereof to said defenda	ant(s) personally at		
	909 South Caro	IIIIa, Mason CIL	<u>, ас 5:30 р.ш.</u>	2. ¹ ,
eighteen years old res	opy thereof toiding atiding at displace with the place with the plac			a person at least the dwelling house or usual place apartment building.
eighteen years old res of abode of the defend	iding at ant(s), and which place wa	ıs a rooming house, h		a person at least the dwelling house or usual place ment building, and that the person
to whom the copy was	delivered was(Insert	title of person)	10.0	1.72
Processing \$_	(•	FAS	Keled
		Sheriff of	Cerro Corde	County
Total \$ _		Ву	Jaw C Thom	(Deputy)
STATE OF IOWA)		RETURN OF SER	VICE AFFIDAVIT BY INDIVIDUAL
) SS			
	COUNTY)			
I the undersigned be	eing first duly sworn on oat	th state that:		
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i. By delivering a co	ppy thereof to said defenda	anit(s) personally at _		
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to whom the copy was		tle of person)		1-
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this day of	, 19	 -		
Processing \$_	·			
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Total \$_				
				ACCEPTANCE OF SERVICE
I the defendant nam	ed in the notice, hereby ac	knowledge service of	notice of garnishn	nent which appears on the reverse
side upon me on the o		iiiioiiioago oo iiioo o.		
Date:				
			(Defendar	nt)
			USE O	NLY IN SMALL CLAIMS CASES.
and	ty of perjury that I mailed a defendant(s) ached showing that the no	by certified mail, rest	vhich appears on	the reverse side toturn receipt requested. The return
	-			
Date:			/A 1	

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

IN RE:

CHAPTER 7

MARK LYNN PEDERSON and JANE

DIANE PEDERSON,

Debtors.

ADVERSARY NO. X89-0071M

BANKRUPTCY NO. X-89-00131-M

CONTINENTAL GRAIN COMPANY, WAYNE : FEEDS DIVISION.

SEPTEMBER 9, 1991 - RETURNED NOT FULLY SATISFIED WITH THE SHERIFF'S COSTS PAID

WITH THE LIMIT OF \$800.00 GARNISHED FOR

Plaintiff.

ve.

DICTATION TO SHERIFF

MARK LYNN PEDERSON and JANE DIANE PEDERSON,

Defendants.

BOB BALEK, SHERIFF of Cerro Gordo County TO:

SIR: You will serve writ of general execution in above entitled cause by levying upon the following described property. to-wit:

Any and all nonexempt property, whether real or personal, including all wages payable to Mark Lynn Pederson. It is believed that Mr. Pederson is employed at Fermented Products, 905 South Carolina, Mason City, Iowa; phone, 423-1460.

INSTRUCTIONS

Before any action can be taken by the Cerro Gordo County Sheriff's Office, you must indicate by checking "yes" if this is a consumer credit transaction or "no" if this is not a consumer credit transaction.

YES	NO X	-

Dated this 23rd day of July, 1991.

LAIRD, HEINY, McMANIGAL, WINGA, DUFFY & STAMBAUGH

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF IOWA

IN RE: MARK LYNN PEDERSON and JANE DIANE PEDERSON. Debtors.	: CHAPTER 7 : BANKRUPTCY NO. X-89-00131-M : :
CONTINENTAL GRAIN COMPANY, WAYNE FEEDS DIVISION,	: 20
Plaintiff,	: :
vs. MARK LYNN PEDERSON and JANE DIANE PEDERSON, Defendants.	GENERAL EXECUTION GENERAL EXECUTION
STATE OF IOWA) (ss: COUNTY OF LINN)	

TO THE SHERIFF OF CERRO GORDO COUNTY:

WHEREAS, the United States Bankruptcy Court for the Northern District of Iowa on the 19th day of March, 1990, rendered judgment in favor of Continental Grain Company, Wayne Feeds Division, Plaintiff, and against Mark Lynn Pederson, Defendant for the sum of \$30,402.44 and there is still due on said judgment the sum of \$29,725.31.

NOW, THEREFORE, you are hereby commanded that of the property, goods and chattels, subject to execution, you cause to be made the amount of the judgment.

WITNESS Barbara A. Everly, Clerk of the Bankruptcy Court for the Northern District of Iowa with the seal hereto affixed at Cedar Rapids, Iowa, this // day of July , 1991.

BARBARA A. EVERLY, CLEXK OF SAID COURT

BANK2: Wayne Feeds

Sheriff's Return on Execution

Ss. VS. MITCHELL County By virtue of a General Execution to me directed by the Clerk of the District Court of said County, in favor of	STATE OF IOWA						
By virtue of a General Execution to me directed by the Clerk of the District Court of said County, in favor of			ss.		VS.		
All situated in the County of	MITCHELL	County					
All situated in the County of					Court of said Coun	ity, in favor of	
I did on theday of	and against Mark Lynn Pederson				<u> </u>		
the saidMark_Lym_Pederson	for the sum of						DOLLARS
All situated in the County of	I did on the day of	****			A. D. 19	, levy on the	property of
All situated in the County of and State of Iowa. And after the said levy and previous to offering the same for sale, I did give four weeks' notice of the time and place of said sale, by posting up in three public places of the County, one of which was at the place where the last District Court was held, also by publishing notice thereof once each week for two weeks immediately preceding the day of sale in the a weekly newspaper printed and published in said County; and on the day of, twenty days before the sale, I served the said Defendant, who was in actual possession of said real property, of sale, copies of which notices are hereto attached and made part of this return. I further certify that, for the purpose of ascertaining the value of said personal property, on the day of	the said Mark Lynn Pederson			· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·		lescribed as
All situated in the County of and State of Iowa. And after the said levy and previous to offering the same for sale, I did give four weeks' notice of the time and place of said sale, by posting up in three public places of the County, one of which was at the place where the last District Court was held, also by publishing notice thereof once each week for two weeks immediately preceding the day of sale in the	follows: to-wit:						
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All situated in the County of and State of Iowa. And after the said levy and previous to offering the same for sale, I did give four weeks' notice of the time and place of said sale, by posting up in three public places of the County, one of which was at the place where the last District Court was held, also by publishing notice thereof once each week for two weeks immediately preceding the day of sale in the	·				······································		
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on the							
on the			a	wcekly new	spaper printed and	published in said	d County; and
with written notice stating, that I had levied on said real property by virtue of this execution, and mentioning the time and place of sale, copies of which notices are hereto attached and made part of this return. I further certify that, for the purpose of ascertaining the value of said personal property, on the day of							
I further certify that, for the purpose of ascertaining the value of said personal property, on the day of	with written notice stating, that I had levie	d on said real n	D	efendant, w	ho was in actual p		
ullet			_			he	đav oi
, 10 Laused two disinterested nouseholders of the neighborhood							•
to be selected by the Defendant							

d	Local a Thin South Communication
	by the Plaintiff, as appraisers
ereof, who then and there made and delivered to me an app	praisement of said property, in writing, signed and sworn to by them,
which they appraised said property at	Dollars, as shown by said written
ppraisement, which is hereto annexed and made a part of	this return.
And in pursuance of the said serveral notices on the	day of, 19,
o'clock M., of same day at the doo	or of the Court House in
	premises, to the highest bidder thereof, and
hen and there bid for the before mentioned premises as fo	ollows, to-wit:
·	
	:
in all of which the said	was the highest bidder
in all of which the saidand the same was, in due form of law, struck of to him	was the highest bidder m as purchaser thereof, whereupon, I executed to the said purchaser
in all of which the saidand the same was, in due form of law, struck of to him	was the highest bidder m as purchaser thereof, whereupon, I executed to the said purchaser
in all of which the said and the same was, in due form of law, struck of to him a by virtue of said sale.	was the highest bidder m as purchaser thereof, whereupon, I executed to the said purchaser for said property, and this execution returned satisfied in
in all of which the said	was the highest bidder n as purchaser thereof, whereupon, I executed to the said purchaser for said property, and this execution returned satisfied ir Sheriff of County, Iowa
in all of which the saidand the same was, in due form of law, struck of to him aby virtue of said sale.	was the highest bidder n as purchaser thereof, whereupon, I executed to the said purchase for said property, and this execution returned satisfied in Sheriff of County, Iowa Selling property
in all of which the said and the same was, in due form of law, struck of to him a by virtue of said sale. Whole amount of execution	was the highest bidder m as purchaser thereof, whereupon, I executed to the said purchase for said property, and this execution returned satisfied in Sheriff of County, Iowa Selling property Certificate of purchase S Certificate of purchase S Certificate of purchase
in all of which the said	was the highest bidder m as purchaser thereof, whereupon, I executed to the said purchase for said property, and this execution returned satisfied ir Sheriff of County, Iowa Selling property Certificate of purchase Mileage Was the highest bidder County said purchase S Mileage
in all of which the said	was the highest bidder n as purchaser thereof, whereupon, I executed to the said purchaser for said property, and this execution returned satisfied in Sheriff of County, Iowa Selling property Certificate of purchase Mileage Printer's fees for publishing notice of sale . \$

^{1.} If real estate is sold, it requires four weeks' notice posted, and two weeks' notice published in a newspaper (Sec. 626.74—626.75). If personal property is levied on, it requires three weeks' notice posted, and if the amount is \$200.00 or over, two weeks' notice must be published in a newspaper (Sec. 626.75).

^{2.} If real property is levied on the defendant, if in actual occupation and possession of the land, must be served with notice of the levy, at least twenty (20) days previous to sale (Sec. 526.78).

^{3.} If personal property is levied on, it must be appraised (Sec. 626.93).

Sheriff's Memoranda Time of Receiving Execution

	,		 	, 19 at
o'clock	M.			
	-			
		Sheriff		County
	Receipt of (Clerk to Sheriff		
				Shadiff of
	County, the			
	the same being in full of the judgmen			
	tion, which are not included in this		3	
T	, Iowa,			;
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, and a second				CERR DISTRICT COOK!
		Ву		DEPUTY
	-	· · · - · · · · · · · · · · · · · · · · · · ·		•
in full of Sheriff's fees	under this execution.			DOLLARS
in full of Sheriff's fees	under this execution.			DOLLARS

ROBERT BALEK SHERIFF, CERRO GORDO COUNTY MASON CITY, IOWA 50401

72-99/739

DAY		August 15, 1991
PAY TO THE ORDER OF United States Bankruptcy Court		\$ **90.68
TRIPLICATE	41433	ROBERT BALEK
RECEIPT FOR PAYMENT		Java Schmidt
TRIPLICATE	41432	manage and a second sec
TRIPLICATE	41431	20029
TRIPLICATE	41430	72-99/739
TRIPLICATE	41429	August 19, 19 91 \$**61.49
RECEIPT FOR PAYMENT UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF IOWA		ROBERT BALEK
Robert Balek		ia Schmidt
Sheriff, Cerro Gordo Con	ytai	
Mason City IA Number or other Reference Adv. X-87-00-11M	Camelanant	20051
, , , , , , , , , , , , , , , , , , , ,	Amount 40 69	72-99/739 August 26, 19 91
Deposit Funds		\$ **61.49
Interest Deposits to U.S. 143500 Copy Fees 322350 Miscellaneous Fees 322360		ROBERT BALEK
Recovery—Court Costs 322380 Recoveries Stand Thustee 322381 U.S. Trustee System Fund 507310		Schmidt
Crime Victims Fund 504100 Fees for Judicial Services 510000 Registry Fee 510100		
Total Last two digits same as last two digits of DO symbol seeks and drafts are accepted a bleet to collection and full craciti	9068	
necks and drafts are accepted subject to collection and full credit if only be given when the check or draft has been accepted by the if ancial institution on which it was drawn. DATE CASH CHECK M.O. CREDIT DEPUTY CLERK		101.II Pa 191
- 9-25 11 X DUN	The second secon	rg. 191

20109

ERIFF	RO
CEPRO	BERT
GORDO	BALI
COUNTY	띳

SHERIFF, CENTU SULLE SALEN MASON CITY, IOWA 50401

September 9, 19 91

Untied States Bankruptcy Court

72-99/739

\$*62.12

PAY TO THE ORDER OF...

Sixty two and 12/100--

FOBERT BALEK

DOLLARS

MORWEST BANKS

Norwest Bank Iowa, N.A. Mason City

FOR Continental Grain Co. vs Pedersen COMPLETES \$800.00 GARNISHMENT LIMIT FOR 1991

#162 T 2 000

ROBERT BALEK
SHERIFF, CERRO GORDO COUNTY
MASON CITY, IOWA 50401

PAY TO THE ORDER OF_

United States Bankruptcy Court

Sixty one & 49/100----

NORWEST BANKS

Norwest Bank lowa, N.A. Mason City

FOR Contiental Grain Co. vs Pederson

11 P P O O P E C O 11 11 2 O 1 O 2 O 11

\$**61.49

September 6, 1991

72-99/739

20102

FOBERT BALEK

2003 127 CLERK UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF 10WA

199

October 2, 1991

 $x\frac{47-1}{739}$

PAYTO THE J. MATHEW ANDERSON, ATTY FOR CONTINENTAL GRAIN CO., WAYNE FEEDS

\$ 337.27

THREE HUNDRED THIRTY-SEVEN and 27/100-

Dollars

Merchants National Bank ER
Cedar Rapids, Iowa 52401

Per Court Order 3-19-90

"ODO 199" ⊕ 110 739000 1411 12128 70 72"

THERESA M. KULA

Deputy Clerk

CLERK UNITED STATES SANKRUPTCY COURT DETACH AND RETAIN THIS STATEMENT
THE ATTACHED CHECK IS IN PAYMENT OF ITEMS DESCRIBED BELOW.
IF NOT CORRECT PLEASE NOTIFY US PROMPTLY. NO RECEIPT DESIRED.

DELUXE - FORM DVC-2 V-7

RE: Continental Grain Co., Wayne Feeds Div. vs. Pederson Adversary No. X89-0071M

Garnishment of salary of Mark Lynn Pederson pursuant to judgment entered by this Court in re adversary case above named. Funds receipted for on 9-25-91.

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